

WHAT IS CLAIMED IS:

1. A method of transferring monetary value electronically from an origin to a destination, comprising the steps of:

depositing an article having a monetary value in a device at the origin;

electronically communicating a value associated with the article to a dispensing device at a destination that is geographically different from said origin; and

dispensing at the destination a medium having inherent value.

2. The method of Claim 1, further including dispensing the medium at a destination device as legal tender.

3. The method of Claim 2, further including dispensing the legal tender of one country that is different from the legal tender of a country of said origin.

4. The method of Claim 3, further including carrying out an exchange rate calculation to define the value of the legal tender of a country of said destination.

5. The method of Claim 4, further including accessing a data base to determine an exchange rate.

6. The method of Claim 1, further including providing to a user at said origin device a unique identification of a transaction to be carried out between said origin device and said destination device.

7. The method of Claim 6, further including receiving an input at said destination device by a user thereof said unique identification, and in response to the input of said unique identification at the destination device, dispensing the medium.

8. The method of Claim 6, wherein said unique identification includes a transaction number and a personal identification number.

9. The method of Claim 1, further including dispensing the medium at said destination device as a coupon.

10. The method of Claim 1, further including dispensing the medium at said destination device as a ticket.

11. The method of Claim 1, further including dispensing the medium at said destination device as a negotiable instrument.

12. The method of Claim 1, further including dispensing the medium at said destination device as a card having written thereon a monetary value.

13. The method of Claim 12, further including writing the monetary value on a storage medium of a card.

14. The method of Claim 13, further including writing the monetary value on a storage medium comprising a chip.

15. The method of Claim 13, further including writing the monetary value on a storage medium comprising a magnetic strip.

16. The method of Claim 1, further including receiving at said origin device said article and determining the monetary value associated therewith, subtracting from the monetary value a transaction expense to provide a remainder, converting the remainder to said medium and dispensing the medium at said destination device.

17. The method of Claim 1, further including receiving at said origin device a card having stored thereon said monetary value

18. The method of Claim 1, further including receiving at said origin device a negotiable instrument as said article.

19. The method of Claim 1, further including receiving at said origin device legal tender as said article.

20. The method of Claim 1, further including dispensing at said origin device an electronic message authorizing payment of an invoice.

21. The method of Claim 20, further including transferring the electronic message to a merchant for payment of the invoice.

22. The method of Claim 1, further including electronically transmitting from the origin device a message having a format including at least two variable segments, and a fixed segment having one or more fields defining respective formats of said variable segments.

23. The method of claim 22, wherein said fixed segment includes fields defining identification parameters of said origin device, one said variable segment has fields defining a method of payment, and another variable segment has fields defining parameters of a vendor of goods or services.

24. The method of Claim 1, further including receiving input information via a touch screen input/output device by a user using said origin device, and encrypting the signals input by the user via the touch screen input/output device.

25. The method of Claim 1, further including using a kiosk terminal as said destination device.

26. The method of Claim 1, further including using a printer at said destination device to print said medium.

27. The method of Claim 1, wherein said dispensing comprises printing said medium.

28. A method of transferring monetary value electronically from an origin to a destination, comprising the steps of:

inserting legal tender by a user into an origin device;

determining a monetary value of the legal tender inserted;

5 electronically communicating to a destination device a monetary value associated with the legal tender inserted into said origin device; and

said electronic communication allowing legal tender to be dispensed at the destination device.

29. The method of Claim 28, further including converting at least a portion of the monetary value of the legal tender inserted in to the origin device to a different legal tender for dispensing at said destination device.

30. The method of Claim 29 further including carrying out said conversion using a foreign monetary exchange rate.

31. The method of Claim 28, further including providing to the user of the origin device the unique transaction number and a personal identification number.

32. The method of Claim 28, further including receiving at said destination device by a user thereof the unique transaction number as a prerequisite to dispensing the legal tender at said destination device.